

## Choosing Health Coverage that Meets Your Needs

Do you need to choose health coverage, but you're not sure how to pick what's right for you or your family? The Health Insurance Marketplace is a way to help you find coverage that meets your needs and fits your budget.

Not only can you view and compare health coverage options online, but with one application, you can have those options tailored to your personal situation and find out if you might be eligible for help paying for coverage.

When you apply, you'll find out if you qualify for private health insurance, lower costs based on your household size and income, or coverage through Medicaid and the Children's Health Insurance Program (CHIP). Learn more about how to get lower costs in the Marketplace at [HealthCare.gov/lower-costs](http://HealthCare.gov/lower-costs).

### Comparing private health plans

You can compare plans based on price, benefits, quality, and other features important to you before you make a choice. As you compare plans in the Marketplace, you'll see what benefits each plan covers. This will be helpful if you have specific health care needs.

**Every health plan in the Marketplace offers the same set of essential health benefits, including doctor visits, preventive care, hospitalization, prescriptions, and more.** Plans can offer other benefits like vision, dental, or medical management programs for a specific disease or condition. However, specific benefits may be different in each state. Even within the same state, there can be small differences between plans.

**Compare plans based on what's important to you, and choose the combination of price and coverage that fits your needs and budget.** Think about your health care needs when choosing a plan. If you expect a lot of doctor visits or need regular prescriptions, you might want to select a plan that has higher monthly premiums, but pays more of the costs when you need care. You could pay lower out-of-pocket costs for each visit, prescription, or other medical service.

### Want help or need more information?

**Marketplace Open Enrollment begins November 15, 2014. Enroll by December 15, 2014, for coverage effective January 1, 2015.** Open Enrollment ends February 15, 2015. When Open Enrollment starts, you can go to the Marketplace and apply for health coverage, compare all of your options, and enroll. [HealthCare.gov](http://HealthCare.gov) is your best source of information about the Marketplace. You can read important information, print checklists, and watch videos to help you apply and enroll.

If you have questions or need help with your health plan options, visit [HealthCare.gov](http://HealthCare.gov) or call 1-800-318-2596. TTY users should call 1-855-889-4325. You can also visit [Localhelp.HealthCare.gov](http://Localhelp.HealthCare.gov) to find help in your area.